

EXHIBIT A



UNITED STATES DEPARTMENT OF EDUCATION
OFFICE OF POSTSECONDARY EDUCATION

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PRAT

Dear Guaranty Agency Director:

RE: Administrative wage garnishment

We have been asked to update and reissue the list of guaranty agencies that was sent to you in 1994. You will note that this list refers to the Educational Credit Management Corporation (ECMC), which is the new name for what was formerly known as the Transitional Guaranty Agency.

The list has proved helpful in assuring employers that your agency is authorized under federal law to administratively garnish the wages of borrowers who owe defaulted loans. Please ensure that it is sent with every withholding order sent to employers.

Sincerely,

Pamela A. Moran
Chief, Loans Branch
Policy Development Division
Student Financial Assistance Programs

Enclosure

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500 INDEPENDENCE AVE., S.W. WASHINGTON, D.C. 20201

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The following organizations have agreements with the U.S. Department of Education to participate in the Federal Family Education Loan (FFEL) Program as guaranty agencies under section 438(b) of the Higher Education Act of 1963, as amended (HEA). The guaranty agencies on this list are authorized to issue administrative wage garnishment withholding orders to employers, pursuant to section 488A of the HEA, to recover FFEL debts owed by individuals who have defaulted on their student loan repayment obligations.

Alabama Commission on Higher Education
 American Student Assistance (Massachusetts)
 California Student Aid Commission
 Colorado Student Loan Program
 Connecticut Student Loan Foundation
 Coordinating Board for Higher Education (Missouri)
 Delaware Higher Education Loan Program
 Education Assistance Corporation (South Dakota)
 Florida Department of Education, Office of Student Financial Assistance
 Georgia Higher Education Assistance Corporation
 Great Lakes Higher Education Corporation (Wisconsin)
 Guaranteed Student Loan Program (Montana)
 Higher Education Assistance Authority (Kentucky)
 Illinois Student Assistance Commission
 Iowa College Student Aid Commission
 Louisiana Office of Student Financial Assistance Commission
 Maine Education Assistance Division, Finance Authority of Maine
 Maryland Higher Education Loan Corporation
 Michigan Department of Education, Guaranteed Student Loan Program
 Nebraska Student Loan Program
 New Hampshire Higher Education Assistance Foundation
 New Jersey Higher Education Assistance Authority
 New Mexico Student Loan Guarantee Corporation
 New York State Higher Education Services Corporation
 North Carolina State Education Assistance Authority
 Northstar Guarantee, Inc. (Minnesota)
 Northwest Education Loan Association (Washington)
 Ohio Student Aid Commission
 Oklahoma Guaranteed Student Loan Program
 Oregon State Scholarship Commission
 Pennsylvania Higher Education Assistance Agency
 Rhode Island Higher Education Assistance Authority
 South Carolina State Education Assistance Authority
 State Education Assistance Authority (Virginia)
 State Student Assistance Commission of Indiana
 Student Loans of North Dakota
 Student Loan Guarantee Foundation of Arkansas
 Tennessee Student Assistance Corporation
 Texas Guaranteed Student Loan Corporation
 Transitional Guarantee Agency (Minnesota)
 USA Group, Inc. (Indiana)
 Utah Higher Education Assistance Authority
 Vermont Student Assistance Corporation
 Virgin Islands Joint Board of Education

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400 MARYLAND AVE., S.W. WASHINGTON, D.C. 20202

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